

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: CAMEL, DORRICE

§ Case No. 17-24437

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Debtor(s)

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on 08/15/2017. The undersigned trustee was appointed on 08/15/2017.

2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.

3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized the gross receipts of \$ 4,000.00

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>0.00</u>
Bank service fees	<u>40.00</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>0.00</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	\$ <u>3,960.00</u>

The remaining funds are available for distribution.

¹The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/26/2017 and the deadline for filing governmental claims was 02/11/2018. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$1,000.00. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$1,000.00, for a total compensation of \$1,000.00². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$5.64 for total expenses of \$5.64².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/13/2018

By: /s/ Richard M. Fogel
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1**Individual Estate Property Record and Report**

Exhibit A

Page: 1

Asset Cases**Case No.:** 17-24437**Trustee Name:** (330720) Richard M. Fogel**Case Name:** CAMEL, DORRICE**Date Filed (f) or Converted (c):** 08/15/2017 (f)**§ 341(a) Meeting Date:** 09/19/2017**For Period Ending:** 02/13/2018**Claims Bar Date:** 12/26/2017

1 Ref. #	Asset Description (Scheduled And Unscheduled (u) Property)	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Formally Abandoned OA=\$554(a) abandon.	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	REAL PROPERTY 9324 S. May, Chicago, IL Property value: \$137,104.00- NO EQUITY	137,104.00	0.00		0.00	FA
2	AUTOMOBILES AND OTHER VEHICLES 2011 Lincoln MKS- Estimated property value: \$11,000.00- Trustee authorized to sell estate's interest in vehicle to Debtor for \$4,000 per o/c 10-18-17	Unknown	5,324.00		4,000.00	FA
3	HOUSEHOLD GOODS AND FURNISHING Miscellaneous household goods- EXEMPT	1,000.00	0.00		0.00	FA
4	ELECTRONICS Miscellaneous items- EXEMPT	300.00	0.00		0.00	FA
5	WEARING APPAREL Used clothing- EXEMPT	100.00	0.00		0.00	FA
6	FURS AND JEWELRY Miscellaneous costume jewelry- EXEMPT	100.00	0.00		0.00	FA
7	CASH ON HAND EXEMPT	20.00	0.00		0.00	FA
8	BANK ACCOUNTS Checking account: Chase- EXEMPT	331.00	0.00		0.00	FA
9	BANK ACCOUNTS Savings account- insurance proceeds: EXEMPT	6,100.00	0.00		0.00	FA
10	PENSION PLANS AND PROFIT SHARING Retirement account- EXEMPT	50,000.00	0.00		0.00	FA
11	INTERESTS IN INSURANCE POLICIES Whole life policy- Zurich- EXEMPT	130.34	0.00		0.00	FA
11	Assets Totals (Excluding unknown values)	\$195,185.34	\$5,324.00		\$4,000.00	\$0.00

Major Activities Affecting Case Closing:**Current Projected Date Of Final Report (TFR):** 03/31/2018**Initial Projected Date Of Final Report (TFR):** 03/31/2018

Form 2Exhibit B
Page: 1**Cash Receipts And Disbursements Record**

Case No.: 17-24437
Case Name: CAMEL, DORRICE
Taxpayer ID #: **-***6198
For Period Ending: 02/13/2018

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****2600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

1	2	3	4		5	6	7
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
10/18/17	{2}	Dorice Camel	Proceeds of sale for estate's interest in vehicle, per o/c 10-18-17	1129-000	4,000.00		4,000.00
10/31/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,990.00
11/30/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,980.00
12/29/17		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,970.00
01/31/18		Rabobank, N.A.	Bank and Technology Services Fees	2600-000		10.00	3,960.00

COLUMN TOTALS	4,000.00	40.00	\$3,960.00
Less: Bank Transfers/CDs	0.00	0.00	
Subtotal	4,000.00	40.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$4,000.00	\$40.00	

Form 2

Exhibit B
Page: 2

Cash Receipts And Disbursements Record

Case No.: 17-24437
Case Name: CAMEL, DORRICE
Taxpayer ID #: **_***6198
For Period Ending: 02/13/2018

Trustee Name: Richard M. Fogel (330720)
Bank Name: Rabobank, N.A.
Account #: *****2600 Checking
Blanket Bond (per case limit): \$5,000,000.00
Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****2600 Checking	\$4,000.00	\$40.00	\$3,960.00
	\$4,000.00	\$40.00	\$3,960.00

Exhibit C

Exhibit C

Case: 17-24437

DORRICE CAMEL

Claims Bar Date: 12/26/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
FEE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2100-000 Trustee Compensation> , 200	Administrative 02/13/18		\$1,000.00 \$1,000.00	\$0.00	\$1,000.00
TE	Richard M. Fogel 321 N. Clark St. #800 Chicago, IL 60654 <2200-000 Trustee Expenses> , 200	Administrative 02/13/18		\$5.64 \$5.64	\$0.00	\$5.64
1	Discover Bank Discover Products Inc PO Box 3025 New Albany, OH 43054-3025 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/03/17		\$3,250.70 \$3,250.70	\$0.00	\$3,250.70
2	Capital One Bank (USA), N.A. PO Box 71083 Charlotte, NC 28272-1083 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 10/19/17		\$1,669.80 \$1,669.80	\$0.00	\$1,669.80
3	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services PO Box 19008 Greenville, SC 29602 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 11/20/17		\$5,475.46 \$5,475.46	\$0.00	\$5,475.46
4	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (CITGO) POB 41067 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/17		\$164.25 \$164.25	\$0.00	\$164.25

Exhibit C

Exhibit C

Case: 17-24437

DORRICE CAMEL

Claims Bar Date: 12/26/17

Claim No.	Claimant Name/ <Category>, Priority	Claim Type/ Date Filed	Claim Ref	Amount Filed/ Allowed	Paid to Date	Claim Balance
5	Portfolio Recovery Associates, LLC to SYNCHRONY BANK (BP) POB 41067 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/14/17		\$2,044.46 \$2,044.46	\$0.00	\$2,044.46
6	Synchrony Bank/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541 <7100-000 Section 726(a)(2) General Unsecured Claims> , 610	Unsecured 12/18/17		\$2,321.63 \$2,321.63	\$0.00	\$2,321.63
Case Total:					\$0.00	\$15,931.94

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-24437

Case Name: DORRICE CAMEL

Trustee Name: Richard M. Fogel

Balance on hand: \$ 3,960.00

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 3,960.00

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - Richard M. Fogel	1,000.00	0.00	1,000.00
Trustee, Expenses - Richard M. Fogel	5.64	0.00	5.64

Total to be paid for chapter 7 administrative expenses: \$ 1,005.64

Remaining balance: \$ 2,954.36

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 2,954.36

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 2,954.36

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$14,926.30 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 19.8 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank Discover Products Inc	3,250.70	0.00	643.41
2	Capital One Bank (USA), N.A.	1,669.80	0.00	330.50
3	PYOD, LLC its successors and assigns as assignee of Citibank, N.A. Resurgent Capital Services	5,475.46	0.00	1,083.76
4	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (CITGO)	164.25	0.00	32.51
5	Portfolio Recovery Associates, LLC Successor to SYNCHRONY BANK (BP)	2,044.46	0.00	404.66
6	Synchrony Bank c/o PRA Receivables Management, LLC	2,321.63	0.00	459.52

Total to be paid for timely general unsecured claims: \$ 2,954.36
 Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardily filed general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00